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MICHELLE R. RINEHART

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2005 OCT 17 ARB 10 80-7830

October 14, 2005

Mr. John F. Carter
Regional Director
FEDERAL DEPOSIT INSURANCE CORPORATION
25 S. Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

It has been brought to my attention that Wal-Mart has applied to the FDIC for a banking charter, which would allow them to have Wal-Mart owned banks in every store.

It is speculated that Wal-Mart has successfully caused our hometown stores to close due to competition and now they want to control our banks?? I would shutter to think that my future banking would have to be conducted from a Wal-Mart store--a place I haven't frequented in years. PLEASE stop this from happening. Wal-Mart needs to stick to the retail business and stay out of banking. ENOUGH IS ENOUGH!

For whatever considerations you may have in this decision, I thank you. Please hear my voice.

Sincerely,



Michelle R. Rinehart